

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Steven Andrew Ferringer
Debtor(s)

Bankruptcy Case No.: 17-10997-CMB

Chapter: 13
Docket No.: 81 – 80

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 27th of December, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501 by 2/9/23**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **2/23/23 at 02:30 PM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M Bohm.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **2/9/23**.

Carlota M Bohm
United States Bankruptcy Judge

cm: **All Parties**

In re:
Steven Andrew Ferringier
Debtor

Case No. 17-10997-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Dec 27, 2022

Form ID: 408v

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2022:

Recip ID	Recipient Name and Address
db	+ Steven Andrew Ferringier, PO Box 16, Fairview, PA 16415-0016
14697351	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14697352	#+ Federal Loan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14784189	+ LOANDEPOT.COM, LLC, CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD, EWING NJ 08618-1430
15486318	+ LoanDepot.com LLC, Attn: Bankruptcy, 5465 Legacy Drive, Suite 200, Plano, Texas 75024-3192
14743324	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15314129	+ loanDepot.com, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 28 2022 02:32:27	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 28 2022 02:32:36	Capital One Auto Finance, a division of Capital O, P.O. Box 165028, Irving, TX 75016-5028
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 28 2022 02:32:36	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
14697347	+ Email/Text: bncnotifications@pheaa.org	Dec 28 2022 02:29:00	Aes / PNC National City, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14697346	+ Email/Text: bncnotifications@pheaa.org	Dec 28 2022 02:29:00	Aes / Pheaa Frn, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14697348	+ Email/Text: ally@ebn.phinsolutions.com	Dec 28 2022 02:29:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14707395	Email/Text: ally@ebn.phinsolutions.com	Dec 28 2022 02:29:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14697349	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2022 02:32:25	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14697350	+ Email/Text: EBN@thecmigroup.com	Dec 28 2022 02:29:00	Credit Management, LP, The Offices of Credit Management, LP, Po Box 118288, Carrollton, TX 75011-8288
14697354	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 28 2022 02:29:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14697356	+ Email/Text: bknotification@loandepot.com	Dec 28 2022 02:30:00	Loandepo.co, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
14751150	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Dec 27, 2022

Form ID: 408v

Total Noticed: 22

14697357	+ Email/Text: bankruptcypgl@plaingreenloans.com	Dec 28 2022 02:32:19	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14697358	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 28 2022 02:30:00	Plain Green Loans, 93 Mack Road, Suite 600, PO Box 270, Box Elder, MT 59521-0270
14745920	Email/PDF: ebn_ais@aisinfo.com	Dec 28 2022 02:29:00	Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192
		Dec 28 2022 02:32:28	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for loanDepot.com
cr		LOANDEPOT.COM, LLC
cr		LOANDEPOT.COM, LLC
cr		LoanDepot.com, LLC
14697355	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14697353	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LOANDEPOT.COM LLC alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor LoanDepot.com LLC alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for loanDepot.com bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Steven Andrew Ferringer dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforruptcy.com
Jerome B. Blank	on behalf of Creditor LOANDEPOT.COM LLC jblank@pincuslaw.com
Mario J. Hanyon	on behalf of Creditor LOANDEPOT.COM LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Dec 27, 2022

Form ID: 408v

Total Noticed: 22

Marisa Myers Cohen

on behalf of Creditor LoanDepot.com LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com

Marisa Myers Cohen

on behalf of Creditor LOANDEPOT.COM LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor LOANDEPOT.COM LLC pawb@fedphe.com

TOTAL: 11